

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION

In re: Nicholson, Laconda J § Case No. 09 B 27574  
§  
Debtor §  
§

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

1) The case was filed on 07/29/2009.

2) The plan was confirmed on 11/12/2009.

3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on (NA).

4) The trustee filed action to remedy default by the debtor in performance under the plan on 06/24/2010.

5) The case was dismissed on 06/24/2010.

6) Number of months from filing or conversion to last payment: 8.

7) Number of months case was pending: 13.

8) Total value of assets abandoned by court order: (NA).

9) Total value of assets exempted: \$7,000.00.

10) Amount of unsecured claims discharged without full payment: \$0.

11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor \$1,744.54

Less amount refunded to debtor \$0

**NET RECEIPTS:**

\$1,744.54

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan \$1,632.88

Court Costs \$0

Trustee Expenses & Compensation \$111.66

Other \$0

**TOTAL EXPENSES OF ADMINISTRATION:** \$1,744.54

Attorney fees paid and disclosed by debtor \$325.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Illinois Dept of Revenue	Priority	\$3,520.00	\$910.91	\$910.91	\$0	\$0
Internal Revenue Service	Priority	\$3,800.00	\$6,095.76	\$6,095.76	\$0	\$0
Economy Interiors	Secured	NA	\$491.74	\$491.74	\$0	\$0
Accounts Receivable Management	Unsecured	\$1,413.00	NA	NA	\$0	\$0
American Collection Corp	Unsecured	\$228.00	NA	NA	\$0	\$0
AmeriCash Loans LLC	Unsecured	\$0	\$2,375.74	\$2,375.74	\$0	\$0
Arrow Financial Services	Unsecured	\$656.00	NA	NA	\$0	\$0
Asset Acceptance	Unsecured	NA	\$215.20	\$215.20	\$0	\$0
Asset Acceptance	Unsecured	\$1,587.00	\$1,587.93	\$1,587.93	\$0	\$0
Calvary Portfolio	Unsecured	\$248.00	NA	NA	\$0	\$0
Calvary Portfolio	Unsecured	\$377.00	NA	NA	\$0	\$0
Chase Bank	Unsecured	\$300.00	NA	NA	\$0	\$0
Citibank NA Student Loan	Unsecured	\$971.00	NA	NA	\$0	\$0
City Of Chicago Dept Of Revenue	Unsecured	NA	\$1,957.70	\$1,957.70	\$0	\$0
Collection	Unsecured	\$344.00	NA	NA	\$0	\$0
Dependon Collection Service	Unsecured	\$327.00	NA	NA	\$0	\$0
Educational Credit Management Corp	Unsecured	NA	\$15,895.49	\$15,895.49	\$0	\$0

(Continued)

**Scheduled Creditors:** *(Continued)*

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Harris & Harris	Unsecured	\$125.00	NA	NA	\$0	\$0
Illinois Dept of Revenue	Unsecured	NA	\$108.77	\$108.77	\$0	\$0
Illinois Student Assistance Commission	Unsecured	\$971.00	\$986.61	\$986.61	\$0	\$0
Internal Revenue Service	Unsecured	NA	\$48.40	\$48.40	\$0	\$0
JP Morgan Chase Bank	Unsecured	\$8,366.00	NA	NA	\$0	\$0
JP Morgan Chase Bank	Unsecured	\$7,357.00	NA	NA	\$0	\$0
Lafayette Terrace	Unsecured	\$1,200.00	NA	NA	\$0	\$0
Lighthouse Financial Group	Unsecured	\$1,200.00	NA	NA	\$0	\$0
Midland Credit Management	Unsecured	\$518.00	\$517.97	\$517.97	\$0	\$0
National Louis University	Unsecured	\$943.00	NA	NA	\$0	\$0
NCO Financial Systems	Unsecured	\$91.00	NA	NA	\$0	\$0
Overland Bond & Investment Corp	Unsecured	\$6,320.00	\$6,503.15	\$6,503.15	\$0	\$0
Palisades Collection LLC	Unsecured	\$445.00	\$445.71	\$445.71	\$0	\$0
Park Management	Unsecured	\$881.00	NA	NA	\$0	\$0
Payday Loan	Unsecured	\$400.00	NA	NA	\$0	\$0
RJM Acquisitions LLC	Unsecured	\$83.00	\$83.88	\$83.88	\$0	\$0
Triad Financial Services	Unsecured	\$1,061.00	\$3,121.62	\$3,121.62	\$0	\$0
University Of Phoenix	Unsecured	\$476.00	NA	NA	\$0	\$0
WFNNB/Express	Unsecured	\$1,264.00	NA	NA	\$0	\$0

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0	\$0	\$0
Mortgage Arrearage	\$0	\$0	\$0
Debt Secured by Vehicle	\$0	\$0	\$0
All Other Secured	\$491.74	\$0	\$0
<b>TOTAL SECURED:</b>	<b>\$491.74</b>	<b>\$0</b>	<b>\$0</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0	\$0	\$0
Domestic Support Ongoing	\$0	\$0	\$0
All Other Priority	\$7,006.67	\$0	\$0
<b>TOTAL PRIORITY:</b>	<b>\$7,006.67</b>	<b>\$0</b>	<b>\$0</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$33,848.17</b>	<b>\$0</b>	<b>\$0</b>

**Disbursements:**

Expenses of Administration	\$1,744.54
Disbursements to Creditors	\$0
<b>TOTAL DISBURSEMENTS:</b>	<b>\$1,744.54</b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Date: August 11, 2010

By: /s/ MARILYN O. MARSHALL

Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.